

WHAT IS CLAIMED IS:

1. A personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal  
5 for inputting authentication information required for said personal authentication, wherein:

the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required  
10 to process charges, and data required to receive various services, and

said authentication server has a function of collating said authentication information input from said authentication terminal via said communication terminal, against said personal  
15 authentication data stored in said database, a function of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a function of providing, registering,  
20 and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

- 25 2. The personal authentication system according to claim 1, wherein said authentication server includes a function of

communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

3. The personal authentication system according to claim 1,  
5 wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

4. The personal authentication system according to claim 1,  
wherein the function of communicating said collation history,  
10 said personal data usage history, and said charge process history is configured to communicate these information by electronic mail.

5. The personal authentication system according to claim 1,  
wherein the function of communicating said collation history,  
15 said personal data usage history, and said charge process history is configured to show these information on a home page.

6. The personal authentication system according to claim 5,  
wherein only previously registered clients are allowed to view said home page.

20 7. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service

is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.

5 8. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed at a ticket  
gate of a public transportation facility and is configured to  
request said authentication server to execute said  
identification when said public transportation facility is  
10 utilized and to request said authentication server to pay from  
said settling account a price corresponding to a traveling section  
for said public transportation facility when the client is  
authenticated during said identification.

9. The personal authentication system according to claim 1,  
15 wherein the functions of said authentication terminal are added  
to a public telephone and are configured to request said  
authentication server to execute said identification when said  
public telephone is utilized and to request said authentication  
server to pay a telephone call charge for said public telephone  
20 from said settling account when the client is authenticated during  
said identification.

10. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed at a hospital  
clerk's window and is configured to request said authentication  
25 server to execute said identification when the client visits

said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said  
5 settling account.

11. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed at a government  
officer's window for various procedures and is configured to  
request said authentication server to execute said  
10 identification when said procedure is utilized and to request  
said authentication server to receive an application for said  
procedure when the client is authenticated during said  
identification and pay a fee from said settling account.

12. The personal authentication system according to claim 1,  
15 wherein said authentication terminal is installed in various  
service-providing facilities and is configured to request said  
authentication server to execute said identification when said  
service-providing facility is utilized and to request said  
authentication server to permit utilization of said  
20 service-providing facility when the client is authenticated  
during said identification and pay a service charge for the  
service-providing facility from said settling account.

13. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed at an entrance  
25 or exit of a facility for which entries or exits are limited

and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

5 14. The personal authentication system according to claim 1,  
wherein said authentication terminal is installed at a window  
where a certificate is issued and a relevant registration is  
carried out and is configured to request said authentication  
server to execute said identification when said certificate is  
10 issued and when the relevant registration is carried out and  
to request said authentication server to permit the issuance  
of said certificate and the relevant registration when the client  
is authenticated during said identification and pay a fee from  
said settling account.

15 15. A personal authentication method for a personal  
authentication system for connecting, via a communication line,  
an authentication server for authenticating a client to identify  
the client to an authentication terminal for inputting  
authentication information required for said personal  
20 authentication, wherein:

the system has a database for storing at least personal  
authentication data required for said personal authentication  
and previously registered, settling account information required  
to process charges, and data required to receive various services,  
25 and

said authentication server has a step of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a step of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a step of providing, registering, and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

16. The personal authentication method according to claim 15, wherein said authentication server includes a step of communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

17. The personal authentication method according to claim 15, wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

18. The personal authentication method according to claim 15, wherein the step of communicating said collation history, said personal data usage history, and said charge process history

is configured to communicate these information by electronic mail.

19. The personal authentication method according to claim 15, wherein the step of communicating said collation history, said  
5 personal data usage history, and said charge process history is configured to show these information on a home page.
20. The personal authentication method according to claim 19, wherein only previously registered clients are allowed to view said home page.
- 10 21. The personal authentication method according to claim 15, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service  
15 is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.
22. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a ticket  
20 gate of a public transportation facility and is configured to request said authentication server to execute said identification when said public transportation facility is utilized and to request said authentication server to pay from said settling account a price corresponding to a traveling section

for said public transportation facility when the client is authenticated during said identification.

23. The personal authentication method according to claim 15, wherein the functions of said authentication terminal are added to a public telephone and are configured to request said authentication server to execute said identification when said public telephone is utilized and to request said authentication server to pay a telephone call charge for said public telephone from said settling account when the client is authenticated during said identification.

24. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication server to execute said identification when the client visits said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

25. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said identification when said procedure is utilized and to request said authentication server to receive an application for said



procedure when the client is authenticated during said identification and pay a fee from said settling account.

26. The personal authentication method according to claim 15, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

27. The personal authentication method according to claim 15, wherein said authentication terminal is installed at an entrance or exit of a facility for which entries or exits are limited and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

28. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a window where a certificate is issued and a relevant registration is carried out and is configured to request said authentication server to execute said identification when said certificate is issued and when the relevant registration is carried out and to request said authentication server to permit the issuance

of said certificate and the relevant registration when the client is authenticated during said identification and pay a fee from said settling account.

29. A personal authentication program for a personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal for inputting authentication information required for said personal authentication, wherein:

10 the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required to process charges, and data required to receive various services, and

15 said authentication server has a step of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a step of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a step of providing, registering, and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

30. The personal authentication program according to claim 29,  
wherein said authentication server includes a step of  
communicating permission for said various services based on a  
request from said authentication terminal when the client is  
5 authenticated during said identification.

31. The personal authentication program according to claim 29,  
wherein said personal authentication data are at least one of  
the client's fingerprint, the client's voiceprint, the client's  
iris pattern, and a preset password.

10 32. The personal authentication program according to claim 29,  
wherein the step of communicating said collation history, said  
personal data usage history, and said charge process history  
is configured to communicate these information by electronic  
mail.

15 33. The personal authentication program according to claim 29,  
wherein the step of communicating said collation history, said  
personal data usage history, and said charge process history  
is configured to show these information on a home page.

20 34. The personal authentication program according to claim 33,  
wherein only previously registered clients are allowed to view  
said home page.

35. The personal authentication program according to claim 29,  
wherein said authentication terminal is installed in a store  
and is configured to request said authentication server to execute  
said identification when at least one of a commodity and a service  
5 is to be provided and to request said authentication server to  
pay a consideration for the provided commodity and service from  
said settling account when the client is authenticated during  
said identification.

36. The personal authentication program according to claim 29,  
10 wherein said authentication terminal is installed at a ticket  
gate of a public transportation facility and is configured to  
request said authentication server to execute said  
identification when said public transportation facility is  
utilized and to request said authentication server to pay from  
15 said settling account a price corresponding to a traveling section  
for said public transportation facility when the client is  
authenticated during said identification.

37. The personal authentication program according to claim 29,  
wherein the functions of said authentication terminal are added  
20 to a public telephone and are configured to request said  
authentication server to execute said identification when said  
public telephone is utilized and to request said authentication  
server to pay a telephone call charge for said public telephone  
from said settling account when the client is authenticated during  
25 said identification.

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38. The personal authentication program according to claim 29, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication server to execute said identification when the client visits said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

39. The personal authentication program according to claim 29, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said identification when said procedure is utilized and to request said authentication server to receive an application for said procedure when the client is authenticated during said identification and pay a fee from said settling account.

40. The personal authentication program according to claim 29, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

41. The personal authentication program according to claim 29,  
wherein said authentication terminal is installed at an entrance  
or exit of a facility for which entries or exits are limited  
and is configured to request said authentication server to execute  
5 said identification when said facility is utilized, in order  
to permit and manage the entry or exit when the client is  
authenticated during said identification.

42. The personal authentication program according to claim 29,  
wherein said authentication terminal is installed at a window  
10 where a certificate is issued and a relevant registration is  
carried out and is configured to request said authentication  
server to execute said identification when said certificate is  
issued and when the relevant registration is carried out and  
to request said authentication server to permit the issuance  
15 of said certificate and the relevant registration when the client  
is authenticated during said identification and pay a fee from  
said settling account.